

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM	
U.S. Bankruptcy Court 402 East State Street Trenton, NJ 08608 Telephone number: 609-858-9333 Honorable Kathryn C. Ferguson, U.S. Bankruptcy Judge	
CASE NUMBER: 22-17381-KCF	DATE FILED:: 9/16/22
In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Michael Patrick Siano xxx-xx-4378	ADDRESS OF DEBTOR(S): 102 Haines Street East Lanoka Harbor, NJ 08734
DEBTOR'S ATTORNEY: Michael Patrick Siano 102 Haines Street East Lanoka Harbor, NJ 08734	TRUSTEE: Nancy Isaacson Greenbaum, Rowe, Smith & Davis LLP 75 Livingston Ave Suite 301 Roseland, NJ 07068-3701 (973) 535-1600

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

7/10/23

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.

Dated: April 11, 2023

FOR THE COURT
Jeanne Naughton, Clerk

FORM NOA Rev. 5/2016

In re:
Michael Patrick Siano
Debtor

Case No. 22-17381-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 11, 2023

User: admin
Form ID: noa

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Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	+ Michael Patrick Siano, 102 Haines Street East, Lanoka Harbor, NJ 08734-2819
auc	+ A.J. Willner Auctions, LLC, 81 Hamburg Turnpike, Riverdale, NJ 07457-1167
519733687	+ Capital One Auto Finance, PO BOX 60068, Sacramento CA 95860-0068
519733685	M&T Bank, 1 M&T PLAZA, Buffalo NY 14203
519733688	+ Parker McCay Law Offices PA, 9000 Midlantic Dr. Suite 300, PO BOX 5054, Mount Laurel NJ 08054-5054

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Apr 11 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519707432	+ Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 20:56:22	American Express, 200 Vessey St, New York , NY 10285-0002
519742434	Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 20:43:10	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519711812	+ EDI: AISACG.COM	Apr 12 2023 00:29:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519767706	+ EDI: AISACG.COM	Apr 12 2023 00:29:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519707433	+ Email/Text: bankruptcy@cavps.com	Apr 11 2023 20:38:00	Cavalry Portfolio Services, 1 American Ln Ste 220, Greenwich, CT 06831-2563
519711002	+ Email/Text: bankruptcy@cavps.com	Apr 11 2023 20:38:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519737465	EDI: DISCOVER.COM	Apr 12 2023 00:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519733686	+ EDI: DISCOVER.COM	Apr 12 2023 00:29:00	Discover Card, 2500 Lake Cook RD, Riverwoods IL 60015-3801
519741208	Email/Text: camanagement@mtb.com	Apr 11 2023 20:38:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519715251	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2023 20:38:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519766573	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2023 20:43:20	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553

TOTAL: 13

District/off: 0312-3

User: admin

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Date Rcvd: Apr 11, 2023

Form ID: noa

Total Noticed: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519733690	*+	Michael Patrick Siano, 102 Haines Street East, Lanoka Harbor, NJ 08734-2819

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor M&T Bank bcaine@parkermccay.com BKcourtntices@parkermccay.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Nancy Isaacson	on behalf of Trustee Nancy Isaacson nisaacson@greenbaumlaw.com isaacson@remote7solutions.com;J101@ecfcbis.com
Nancy Isaacson	nisaacson@greenbaumlaw.com isaacson@remote7solutions.com;J101@ecfcbis.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6